

Greater Pensacola Aquatic Club

Financial Policy

September 1, 2025 to August 31, 2026

Billing Cycle:

GPAC is a year-round swim club. GPAC families pay training fees on a 12-month continuous cycle. The monthly payment is an annual fee divided by 12 monthly payments. The team typically takes a three week break in July/August, a one week break in December, and a one week break in the Spring (usually the school system's Spring Break). Families are responsible for the full payment of training fees during these months and any other month in which they participate. Monthly billing statements are automatically generated and sent on the 1st of each month and include monthly training fees (paid one month in advance), registration fees, meet entry fees, and other charges as outlined below.

Payments:

Payments may be made in a number of ways. We offer automatic checking account debit (ACH) and credit card (CC) payments online. If you do not wish to pay online you may pay by personal check, certified check or money order, **no cash will be accepted**. The preferred method of delivery of non-online payments is via the US Mail however you may drop these off in the drop box at the PSC Office or in the drop box in the GPAC closet at UWF (only open during practice times). Coaches are not permitted to accept payments.

Please note: Convenience fees for the following payments will be the responsibility of the family who chooses to use the service.

ACH payments = \$1.25 per transaction

CC payments = \$0.30 per transaction and 2.95% of that transaction

Past Due Fee:

GPAC monthly billing invoices are to be paid in full and received by GPAC by the 10th of each month. Payments received after the 15th of each month will be considered late and assessed a **\$25.00** late fee. Payments not received by the 20th of the month are considered delinquent and the respective swimmer(s) may have their swimming privileges [swim meet entries, training (daily practice, functions, etc.)] suspended.

Returned Check Fee:

If a payment is received by personal check and it is returned for insufficient funds then GPAC will assess a **\$25.00** fee for each occurrence.

Special Assessment or Fee:

In order to protect the financial integrity of the organization and provide for continued operations, the GPAC Board may at any time determine that changes in the organization's fee structure are necessary. Such changes will be applied on a prospective basis and may be made through a variety of mechanisms, including but not limited to temporary or permanent changes in the monthly training fees, one time or periodic special assessments, etc.

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Annual Registration Fee:

All GPAC swimmers are required to pay an annual non-refundable registration fee and complete the 2025-26 GPAC Registration Packet online. The Annual fee for GPAC is \$100.00. The registration is assessed the first month of joining GPAC or, if a returning swimmer, the registration will be charged in September.

****All swimmers participating in GPAC (excluding Swim School) will also be required to register directly with USA Swimming requiring a separate annual registration which will be directly paid to USA Swimming. See USA Swimming for further details.**

GPAC Training Fees:

The GPAC Board of Directors has approved the following monthly training fees. These fees are effective on September 1, 2025.

White	\$87.00	Senior Blue	\$112.00
Blue	\$95.00	Senior Green	\$131.00
Green	\$108.00	Senior	\$154.00
Junior	\$115.00	College	\$75.00

Multi-Child Discount:

Families with more than two active swimmers on the team (excluding Swim School participants, Summer League Participants, or any other non-year-round participant) will receive a 50% discount in training fees for each additional swimmer. This discount applies to the lowest level training group(s).

Interruption of Training

Any interruption in the payment of an athlete's monthly training fees will subject that athlete to a **\$50.00** Administrative Fee upon resumption of training.

Former Swimmer Reinstatement Policy and Fee:

Former GPAC swimmers who wish to return must complete a GPAC Reinstatement Application Packet (available at the GPAC PSC Office) along with a current year registration packet and turn them in to the GPAC office. Upon approval, all fees must be paid and all required forms submitted before training can resume.

Fees include the training fees for the entire month the swimmer stopped swimming regardless of number of practices attended, any other balance on the account, registration fee if applicable, the training fees of the returning month, and a **\$50.00** reinstatement fee.

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Family Fund Raiser:

Training fees alone do not cover all of the necessary costs (pool rental, coaching salaries, etc.) associated with the operation of GPAC. Fund raising helps GPAC to minimize increases to monthly training fees. Board of Directors has determined that each family is required to raise or be assessed the following annual amounts:

\$144.00/Yr. billed at \$12/month ~ All families in the White Training Groups

\$168.00/Yr. billed at \$14/month ~ All families in the Blue

\$225.00/Yr. billed at \$18.75/month ~ All families in the Green, Junior & Senior Blue Training Groups

\$240.00/Yr. billed at \$20/month ~ All families in the Senior Green Training Group

\$285.00/Yr. billed at \$23.75/month ~ All families in the Senior Training Group

Your family's requirement is based on your highest-level swimmer. This will be billed on a monthly basis. There are several options which can be done to avoid this monthly billing to the family:

Fundraising Descriptions:

Raise Right: This is a gift card purchasing system that provides GPAC a percentage of the cost of the card. That percentage amount gets credited to your requirement. Use it to purchase gifts or for everyday shopping. It is really that easy!

Team Sponsorships: Do you own a business or maybe you know a business owner personally.

Team Sponsorships count toward your requirement.

Heat Sheet/Digital Advertising: A heat sheet is a packet at meets that is used to show the events, swimmers and lanes for the competition. Most parents use heat sheets and it is therefore a very visible form of advertising. Ads can be full page, half page or quarter page in length. The heat sheet advertising sheet is available on the GPAC website.

Matching Donations: Some companies offer matching donations to nonprofit organizations like GPAC, please check with your employer.

Volunteer Hour Donations: Some companies offer donations to nonprofit organizations like GPAC to employees who volunteer time with those organizations, please check with your employer.

Families are encouraged to raise more than the minimum while fundraising as additional funds help GPAC to provide swimmers with a better experience.

This is an annual obligation, thus additional funds raised in a swim calendar year will not carry over to the following years. If fundraising is achieved after monthly billing occurs your account will be credited up to no more than the annual obligation.

Example: February a GPAC Family of a Senior Green Swimmer obtains a \$500 donation for GPAC, the family account for remainder of the swim year will not be assessed \$20/ month for balance of the year (total = \$120 for 6 months Mar-Aug) and the family account will be credited \$120 for March billing. Family achieves \$240 requirement for the swim year.

Team Support Fee:

Please see the Team Support Policy for the requirements and fees. We currently bill **\$2.00** for each point that is left unfulfilled.

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Meet Entry Fees:

Each family is responsible for reimbursing GPAC for meet entry fees that were paid in advance and on behalf of their child by GPAC prior to the meet. If a swimmer does not participate in a meet that they were entered in, the family is still responsible for this payment/reimbursement to GPAC, as hosting clubs do not offer refunds. GPAC adds a **\$1.00** surcharge for each event for non-GPAC hosted meet entries.

Hospitality Fee:

GPAC hosts four (4) to eight (8) meets per fiscal year. Entry fees collected from these meets contribute greatly to our budget by helping offset expenses such as facility costs, insurance, swim equipment, etc. All swim families benefit from the funds that are raised from these meets. Therefore, each family, regardless of whether the swimmer is competing, is required to pay a fee of **\$10.00** per meet. This fee goes to help cover the costs associated with providing meals to our visiting team coaches and our volunteers (you included).

Travel Fees:

Travel fees are incurred by every swimmer entered into an away meet. An away meet is defined as any meet that is hosted or takes place outside of Pensacola. Four types of away meet fees have been identified for travel fee purposes:

- a. **\$12.00** travel fee per swimmer - Meets within a 75-mile radius
- b. **\$25.00** travel fee per swimmer - Meets between a 76 mile to 150-mile radius
- c. **\$40.00** travel fee per swimmer - Meets outside a 151-mile radius
- d. **\$60.00** travel fee per swimmer - All Championship Meets regardless of distance

For away meets that are outside of the 75-mile radius GPAC requires at least ten (10) swimmers to attend or the meet will be removed from our schedule. Championship level meets and high-level qualifying meets are excluded from this travel requirement.